

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Secured Creditor
Ditech Financial, LLC

In Re:
James A. Fistori & Terry A. Fistori,

Debtors.



Order Filed on April 17, 2017
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 16-31521-ABA

Adv. No.:


Hearing Date: n/a

Judge: Andrew B. Altenburg

**ORDER CURING POST-PETITION ESCROW ADVANCES & RESOLVING
OBJECTION TO CONFIRMATION**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: April 17, 2017



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

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Debtors: James A. Fistory & Terry A. Fistori

Case No: 16-31521-ABA

Caption of Order: ORDER CURING POST-PETITION ESCROW ADVANCES & RESOLVING
OBJECTION TO CONFIRMATION

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Ditech Financial, LLC, holder of a mortgage on real property known as 1716 Madison Street, Cinnaminson, NJ 08077, Denise Carlon, Esq. appearing, upon an objection to confirmation of Debtors' Chapter 13 plan, and and this Court having considered the representations of attorneys for Secured Creditor and Kevin Fayette, Esq., attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of March 1, 2017, Secured Creditor has advanced \$1,060.59 for taxes post-petition; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the post-petition escrow advances in the amount of \$1,060.59 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that as of March 1, 2017, and for the duration of Debtor's Chapter 13 bankruptcy proceeding, Debtors shall pay all post-petition escrow items directly, including but not limited to property taxes and insurance, and if Debtors do not maintain these payments, Secured Creditor can advance for these items and/or seek relief from this Court;

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's claim will be paid off in full during the course of Debtors' Chapter 13 plan and that Secured Creditor shall amend its claim to reflect a total debt claim; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
James A Fistori
Terry A Fistori
Debtors

Case No. 16-31521-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Apr 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 19, 2017.
db/jdb +James A Fistori, Terry A Fistori, 1716 Madison Street, Cinnaminson, NJ 08077-2619

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 19, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 17, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Kevin C. Fayette on behalf of Debtor James A Fistori lawoffices@quigleyfayette.com
Kevin C. Fayette on behalf of Joint Debtor Terry A Fistori lawoffices@quigleyfayette.com
TOTAL: 5